

Information to identify the case:

Debtor 1	Steven Mintz	Social Security number or ITIN xxx-xx-6266
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN ----- EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 18-10148-JNP		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Steven Mintz
aka Steve Mintz

4/11/23

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Steven Mintz
Debtor

Case No. 18-10148-JNP
Chapter 13

District/off: 0312-1
Date Rcvd: Apr 11, 2023

User: admin
Form ID: 3180W

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Total Noticed: 38

The following symbols are used throughout this certificate:

Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
- ## Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 13, 2023:

Recip ID	Recipient Name and Address
db	+ Steven Mintz, 115 Bradley Court, Laurel Springs, NJ 08021-4821
cr	+ Country Creek West, Cutolo Barros LLC, 151 Highway 33 East, Suite 204, Manalapan, NJ 07726-8635
517260675	+ Alpha Recovery Corp., 5660 Greenwood Plaza Blvd., Suite 101, Greenwood Village, CO 80111-2416
517260682	+ Country Creek West Condo Assn., 255 Berkley Road, Mantua, NJ 08051-1564
517270904	+ Country Creek West Condominium Association, Inc., C/O Cutolo Barros, LLC, 151 Highway 33 East, Suite 204, Manalapan, NJ 07726-8635
517328837	+ Elements Financial, 225 South East Street, Suite 300, Indianapolis, IN 46202-4059
517260685	+ Fortiva Financial, Attn: Van Ru Credit Corporatino, 1350 E. Touhy Avenue, Suite 300E, Des Plaines, IL 60018-3342
517260686	+ Hayt Hayt & Landau, 2 Industrial Way West, PO Box 500, Eatontown, NJ 07724-0500
517260692	+ Simeone & Raynor, LLC, Harvard Law Building, 1522 Route 38, Cherry Hill, NJ 08002-2216
517388137	+ State of New Jersey, Department of Treasury, Division of Taxation, PO Box 245, Trenton, NJ 08695-0245
517260693	+ State of New Jersey, Division of Taxation, Revenue Processing Center, P.O. Box 999, Trenton, NJ 08646-0999
517260695	+ US Bank as Cust for ATR Fund-NJ & CapOne, 50 S. 16h Street, Suite 1950, Philadelphia, PA 19102-2516
517260697	+ West Deptford Township, 400 Crown Point Road, West Deptford, NJ 08086-2146

TOTAL: 13

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Apr 11 2023 20:38:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Apr 11 2023 20:38:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517260676	^ MEBN	Apr 11 2023 20:29:22	Asset Recovery Solutions LLC, 2200 E. Devon Avenue, Suite 200, Des Plaines, IL 60018-4501
517260677	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 11 2023 20:38:00	Atlantic Credit & Finance, PO Box 13386, Roanoke, VA 24033-3386
517260678	+ EDI: TSYS2	Apr 12 2023 00:29:00	Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803
517260679	Email/Text: bkmailbayview@bayviewloanservicing.com	Apr 11 2023 20:38:00	Bayview Loan Servicing, LLC, 62516 Collection Center Drive, Chicago, IL 60693-0625
517386516	+ EDI: LCIBAYLN	Apr 12 2023 00:29:00	Bayview Loan Servicing, LLC, 4425 Ponce de Leon Blvd., 5th Floor, Coral Gables, FL 33146-1839
517260681	EDI: CKSFINANCIAL.COM	Apr 12 2023 00:29:00	CKS Financial, PO Box 2856, Chesapeake, VA 23327-2856
517260680	EDI: CAPITALONE.COM	Apr 12 2023 00:29:00	Capital One Bank, PO Box 30285, Salt Lake City,

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			UT 84130-0285
517298522	EDI: CAPITALONE.COM	Apr 12 2023 00:29:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
517271092	EDI: DISCOVER.COM	Apr 12 2023 00:29:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
517260683	+ EDI: DISCOVER.COM	Apr 12 2023 00:29:00	Discover Card, Attn: Bankruptcy Dept., PO Box 3025, New Albany, OH 43054-3025
517260684	Email/Text: data_processing@fin-rec.com	Apr 11 2023 20:38:00	Financial Recovery Services Inc., PO Box 385908, Minneapolis, MN 55438-5908
517260687	EDI: IRS.COM	Apr 12 2023 00:29:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
517303958	+ Email/Text: bankruptcydp@mcmcg.com	Apr 11 2023 20:38:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
517260689	+ Email/Text: bankruptcydp@mcmcg.com	Apr 11 2023 20:38:00	Midland Funding, LLC, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2710
517260690	+ Email/Text: ngisupport@radiusgs.com	Apr 11 2023 20:37:00	Northland Group, Inc., PO Box 390846, Minneapolis, MN 55439-0846
517340024	EDI: PRA.COM	Apr 12 2023 00:29:00	Portfolio Recovery Associates, LLC, c/o Barclaycard, POB 41067, Norfolk VA 23541
517339883	EDI: PRA.COM	Apr 12 2023 00:29:00	Portfolio Recovery Associates, LLC, c/o Lowes, POB 41067, Norfolk VA 23541
517336482	EDI: PRA.COM	Apr 12 2023 00:29:00	Portfolio Recovery Associates, LLC, c/o Paypal, POB 41067, Norfolk VA 23541
517260691	Email/Text: signed.order@pfwattorneys.com	Apr 11 2023 20:37:00	Pressler and Pressler, 7 Entin Road, Parsippany, NJ 07054
517375418	EDI: Q3G.COM	Apr 12 2023 00:29:00	Quantum3 Group LLC as agent for, Velocity Investments LLC, PO Box 788, Kirkland, WA 98083-0788
517262192	+ EDI: RMSC.COM	Apr 12 2023 00:29:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517260694	EDI: RMSC.COM	Apr 12 2023 00:29:00	Synchrony Bank/PayPal, PO Box 965060, Orlando, FL 32896-5060
517260696	^ MEBN	Apr 11 2023 20:29:22	Velocity Investments, LLC, PO Box 788, Wall, NJ 07719-0788

TOTAL: 25

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517260688	##+	KML Law Group, PC, 216 Haddon Avenue, Suite 406, Westmont, NJ 08108-2812

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the

District/off: 0312-1

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complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 13, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 11, 2023 at the address(es) listed below:

Name	Email Address
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Denise E. Carlon

on behalf of Creditor BAYVIEW LOAN SERVICING LLC dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

Hubert C. Cutolo

on behalf of Creditor Country Creek West hcutoolo@cutolobarros.com ecourts@cutolobarros.com

Isabel C. Balboa

ecfmail@standingtrustee.com summarymail@standingtrustee.com

Richard S. Hoffman, Jr.

on behalf of Debtor Steven Mintz rshoffman@hoffmandimuzio.com jvillone@hoffmandimuzio.com;hoffmanrr81909@notify.bestcase.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5